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ABSTRACT

This Program for Acquiring Competence in Entrepreneurship (PACE) resource guide contains an "Annotated Glossary of Business Terms" and listings of sources of information. The glossary includes approximately 100 terms, of which the instructor should have a working knowledge. It may also be used as a handout for students. Sources of information are grouped under these four headings: United States (U.S.) Government Publications, Business and Professional Periodicals, National Trade Associations, and Small Business Administration Publications. U.S. Government Publications and Small Business Administration Publications list specific titles as well as prices and availability. (Small Businesses Administration office addresses are provided in a final section, where they are listed alphabetically by state.) The listing of business and professional journals cites titles of general business magazines, trade papers, and professional journals that have articles on entrepreneurship and consumer credit. In the section on national trade associations are contained addresses of associations from which information on membership and availability of publications or activities may be obtained. (YLB)

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Research and Development Series No. 194 D

P A C E

A PROGRAM FOR ACQUIRING
COMPETENCE IN ENTREPRENEURSHIP

· RESOURCE GUIDE

The National Center for Research in Vocational Education
The Ohio State University
Columbus, Ohio 43210

1980

U S DEPARTMENT OF HEALTH,
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RESOURCE GUIDE

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FOREWORD

Traditionally vocational education has been geared primarily to preparing students for employment--to preparing employees. Yet there is another career path available; students can learn how to set up and manage their own businesses. They can become entrepreneurs.

Vocational education, by its very nature, is well suited to developing entrepreneurs. It is important that entrepreneurship education be developed and incorporated as a distinct but integral part of all vocational education program areas. A Program for Acquiring Competence in Entrepreneurship (PACE) represents a way to initiate further action in this direction.

The strength behind these instructional units is the interest and involvement of vocational educators and successful entrepreneurs in the state of Ohio and across the nation. Special recognition is extended to the project staff: Lorraine T. Furtado, Project Director and Lee Kopp, Program Associate. Appreciation is also expressed to the many who reviewed and revised the drafts of the units: Ferman Moody, Hannah Eisner, and Sandra Gurvis. We owe a special thanks to those consultants who contributed to the content of this publication: Carol Lee Bodeen, Louis G. Gross, Douglass Guikema, Peter G. Haines, Philip S. Manthey, Charles S. McDowell, Mary E. McKnight, Steven R. Miller, Barbara S. Riley, Barbara A. Rupp, Ruth Ann Snyder, Robert L. Suttle, Florence M. Wellman and Roy H. Young.

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INTRODUCTION TO PACE

A Program for Acquiring Competence in Entrepreneurship (PACE) is a modularized competence-based program of instruction. PACE evolved out of the need for new materials to assist in the development of entrepreneurs and the need for a flexible and adaptable program geared to a variety of student requirements, educational settings, and stages of individual career development. Several premises influenced the development of PACE:

1. Entrepreneurship education is basically lacking in our schools. The entrepreneurship education which does occur is infused into existing courses and programs in the vocational disciplines.
2. Generally, educators prepare individuals to be employees, not employers. There is a need for a program to help educate students to be employers.
3. Career education has done little to acquaint individuals with entrepreneurship as a career option.
4. The content of an instructional program must be based on research findings.
5. Certain learnings are generic and basic to entrepreneurship regardless of the type of business. There are also some specialized tasks required by each type of business.
6. Training to be an entrepreneur includes preparation in three major areas 1) getting ready to become an entrepreneur, 2) becoming an entrepreneur (establishing a business), and 3) being an entrepreneur (operating a business).
7. Established and available instructional materials from governmental and reputable commercial publishers provide the major resource for day-to-day classroom instructions.
8. An instructional program is useful only if it is flexible enough to be used in a variety of learning settings.
9. Instructional materials must be adaptable to a variety of teaching/learning styles.
10. A viable instructional program includes materials adequate for teacher/unit planning, and also resources for student learning.
11. Learning is best when it is a process of progression from the simple to the complex.

PACE is designed primarily for postsecondary level, including four-year colleges and adult education. It can also be adapted for special groups or for vocational teacher preparation programs.

PACE is divided into three parts (1) Getting Ready to Become an Entrepreneur, (2) Becoming an Entrepreneur (establishing a business), and (3) Being an Entrepreneur (operating a business).

Each part has a set of instructional units. The units deal with a competency or a set of competencies. Each unit is teacher/learner centered. Since they can be used by both teachers and students, each unit is a LAG (Learning Activity Guide) rather than a LAP (Learning Activity Package). All units are self-contained and are independent of each other. "Prerequisite" units are kept to a minimum.

All units follow the same format and include the following.

- o How to use the PACE program
- o Unit overview
- o List of definitions to know (if applicable)
- o Preassessment for students
- o Teaching/learning objectives
- o Substantive content
- o Teaching/learning activities
- o Postassessment for students
- o Student self-evaluation
- o Bibliography (if applicable)
- o Sources to consult for additional information

Each unit is also broken down to three levels of learning. These levels of learning progress from simple to complex concepts. The three levels of learning pattern is based on the belief that student achievement is higher when learning is sequenced from basic, fundamental concepts to more advanced, complex skills in an organized fashion. The three levels of learning in PACE are:

1. Exposure. This is the introduction and orientation to, familiarization with, and development of awareness about the concept in the unit.

2. Exploration. This level deals with becoming more knowledgeable about the impact of the concept on entrepreneurship. It includes some preliminary assessment of personal needs in relationship to the concept.
3. Preparation/Adaptation. This level emphasizes "how to" techniques and familiarity with what needs to be done. It also provides guidance in establishing and implementing the concept.

With your students, determine the most appropriate level of learning for the unit you are working on.

USING THE PACE UNITS

Once you and your students have briefly familiarized yourselves with the unit you are working on, decide on the most appropriate level of learning. Check the list of definitions (if applicable) at the beginning of each unit to see if there are any words you might need to look up--many definitions can be found in the "Annotated Glossary of Business Terms" in this Resource Guide. The glossary can also be used as a handout for students. Then, instruct the students to turn to the level of learning you have chosen. Have the students take the preassessment. From the preassessment, identify those items which the students will need to pay special attention to in the unit. Answers to pre/postassessment questions are contained in the Instructor's Guide which comes with each unit.

The students are now ready to become involved in a specific learning level of the PACE unit. The "Teaching/Learning Objectives" will tell the students what they should be able to do upon completion of the level. As you turn to the "Substantive Information" section, you will notice questions alongside most of the section headings. The students should use the questions to guide their reading.

An activities section follows the substantive content in each level. These activities are designed to help the students become involved in the content presented in the units. The students can do all the activities or those that you feel would be most beneficial to their growth in entrepreneurship. At the end of the activities section is a postassessment which contains a more specific version of the questions asked in the preassessment. The difference in the score in the assessments should show you how much the students have grown in their knowledge of entrepreneurship. A self-evaluation at the end of each level can help each student measure his or her progress. After the students have completed the activities and self-evaluation, you can decide whether they should go to another unit or to another level of learning within the same unit.

ANNOTATED GLOSSARY OF BUSINESS TERMS

The following glossary was adapted from materials used in Small Business Administration (SBA) workshops. This glossary can be used as a handout for students; some of the terms are also listed as "Definitions to Know Before You Begin" in several units. Read over the list; it is important to have a working knowledge of most of these definitions. Although many are not necessarily the singular or complete definitions, they can be used for clarification purposes.

ACCOUNTANT. One who is skilled at keeping business records. Usually the name "accountant" refers to a highly trained professional rather than one who keeps books. An accountant sets up the books needed for a business to operate and helps the owner understand what the business records mean.

ACCOUNT. A record of a business transaction. When you buy something on credit, the company you are dealing with sets up an account-- a record of what you buy and what you pay. You do the same thing with customers you extend credit to. You may also have an account at the bank, a record of deposit and withdrawal.

ACCOUNTS RECEIVABLE. A record of what is owed to you. All of the credit accounts taken together are your accounts receivable. Accounts receivable provide information on what the business is worth at any time. They must be collected in order to make a profit or to become an asset.

ANALYSIS. Breaking down an idea or problem into its parts and examining all the aspects. In business you must make an analysis of a problem before you can decide on the best solution. If, for example, an item isn't selling well, you must gather all the pertinent facts. This can be done by making a list of things which might be wrong or asking questions such as: Is the price right? What have customers said about the item? Are the packages or displays dirty or unsightly? Is the item old-fashioned or out of date? Does it do the job it is supposed to do? Do your customers have any need for it? Analysis can involve anything which can explain why there is a problem or the motives behind an idea.

ASSET. Anything of worth that is owned. Your personal assets (not counting your abilities) are the money you have in your pocket or in the bank, whatever is owed to you, any securities or properties you own, including home, furniture, and appliances. Anything you personally own is an asset. The assets of a business are similar: money in the bank; accounts receivable; securities held in the name of the business; property, buildings, equipment, fixtures, and merchandise for sale or being prepared for sale; supplies and anything of value which the business owns.

ARTICLES OF INCORPORATION. A legal document filed with the state that sets forth the purposes and regulations for a corporation. These papers must be approved by the appropriate state office before a corporation legally exists and is allowed to do business. Each state has different requirements and the procedures are not alike. A lawyer specializing in corporate law should usually be hired to set up and get approval for a corporation.

BAD DEBTS. Money owed to you that you can't collect. Certain customers never pay bills, leaving bad debts.

BAD DEBTS ALLOWANCE. An advance estimate of how much you are not going to be able to collect from bad credit risks or bad debts.

BALANCE. The amount of money remaining in an account. A balance can be (1) the total money in the bank after accounting for all transactions (deposits and withdrawals) or (2) the amount of money you owe a creditor or a customer owes you.

BALANCE SHEET. An important business document which shows what a business owns and owes as of the date shown. A balance sheet consists of a list of business assets and their cost on one side, and a list of liabilities (all that the business owes) and owner's equity (investment in the business) on the other side with the amount for each. If the balance sheet is figured correctly, the total assets will equal the total liabilities plus the owner's equity.

BOOKKEEPING. The process of recording business transactions in the accounting records.

BREAK-EVEN POINT. The level of business at which the revenue (income) exactly equals the expenses (outgo). The break-even point is used to figure profit on estimated sales.

BUDGET. A plan expressed in money terms. A budget is a guide in helping you decide to spend money or not, and answers questions such as: How much money do you need to run the business? How much money do you think will be coming in? See also PLAN.

BUSINESS VENTURE. Taking financial risks in a commercial enterprise. These risks are taken in the hopes of making a profit on an investment, but may involve financial losses, particularly for new businesses. Business venture risks can be partially controlled by practicing good management and getting good advice from bankers, accountants, lawyers, and business associates.

CAPITAL. Available money to invest or the total of accumulated assets available for production. When an entrepreneur goes into business, capital may include owned property or money resources--in short, anything owned by the entrepreneur that can be converted into cash. Capital will also be needed to live on until the business starts to make a profit. Later on, if the business is successful, it will accumulate capital in the form of property, goods, and money, such as securities.

CAPITAL REQUIREMENT. A list (or schedule) of expenses which must be met to establish a business. A list of capital requirements for a new business must be comprehensive and must include all expected costs with an extra margin for unexpected costs. For example, living expenses until the business starts to earn a profit must be included as a capital requirement.

CASH. Readily available money. Cash includes bills, coins, checks, and other negotiable securities.

CASH DISCOUNT. A deduction that is given for prompt payment of a bill. Usually a cash discount amounts to about 2% of the bill.

CASH RECEIPTS. The money received by a business from customers.

CONTRACT. An agreement regarding mutual responsibilities between two or more parties. Written contracts legally bind the parties to the agreement and must be carefully examined. For example, many sales forms and order blanks are binding contracts. Most business contracts should be reviewed by a lawyer. A contract should be signed only when its terms and conditions are fully understood.

CONTROLLABLE EXPENSES. Those expenses which can be controlled or restrained by the business person. Certain expenses, such as replacing older equipment, can be postponed until the business shows more profit and is able to support the cost of maintenance or payments.

CHAIN OF COMMAND. The proper lines of authority between the head of an organization, its managers and supervisors, and its workers. Every business should have a direct line of authority which everyone understands. An organization chart can be useful in making the structure of the business clear.

CORPORATION. A business venture comprising a group of individuals treated by the law as an individual. The corporation acts on its own through its officers and is empowered to make contracts and carry out business activities in the same manner as a sole proprietorship or partnership. Unlike other types of ownership, the shares of a corporation may be owned by a number of persons.

COSIGNERS. Joint signers of a loan agreement, pledging to meet the obligations in case of default. When someone cosigns a loan, he or she guarantees that the loan will be paid back. The lender can take legal action to take the cosigner's property if he or she refuses to pay.

CREDIT. 1. Used in bookkeeping to record a transaction that makes an asset account smaller. To credit is to place an entry on the right side on an account. 2. The business owner's reputation for prompt payment of obligations, i.e., a "good credit rating."

- DEBIT.** Used in bookkeeping to record a transaction that makes an asset account larger and a liability account smaller. To debit is to place an entry on the left side of an account.
- DEBTS.** That which is owed. If you borrow money, buy something on credit, or receive more money on an account than is owed, you have an obligation to pay back whatever amount of money or goods is involved.
- DEFAULT.** Failure to pay a debt or meet an obligation. An entrepreneur who defaults may lose business, creditors, and reputation, in addition to having credit restrictions imposed.
- DEMAND.** An order to comply with an obligation which must be satisfied immediately upon request. Contracts are often written with a "pay on demand" clause which states that the debtor must pay when asked if the terms of the contract have been met.
- DEPRECIATION.** A decrease in value through age, wear or deterioration. As soon as an entrepreneur purchases new equipment, it begins to depreciate immediately and at a greater rate as it continues to be used. Depreciation is a normal expense of doing business which must be taken into account. When a new piece of equipment is purchased, it is set up as an item in a depreciation account, and the expenses are calculated over a period of time. Laws and regulations govern the manner and periods of time that may be used for depreciation--the rate of depreciation affects income and capital on which a business pays taxes.
- ECONOMICS.** Pertaining to money or financial matters. Economics also concerns the management of resources in a nation, a city, a business or for an individual. Economics affect every business in some manner.
- EMBEZZLEMENT.** To steal or take by fraud another's property for one's own use. Seemingly trustworthy employees may steal from their employers and associates. Damage can partially be alleviated by careful selection of employees, using business practices that make embezzlement difficult, and purchasing insurance against theft.
- ENTERPRISE.** A business venture or undertaking.
- ENTREPRENEUR.** A person who organizes and manages a business.
- EQUITY CAPITAL.** Venture money. A person wishing to go into business often puts up savings or property in hopes of getting a good return.
- FACTORS.** 1. Something that contributes to a result. Individual considerations or facts that the banker or loan officer must know in order to approve a loan. 2. A finance company specializing in high risk loans, usually at a high interest rate and for a short period of time. These factors usually require collateral and may exercise control over business decisions.

FINANCIAL STATEMENTS. Documents that show your monetary situation.

Two major financial statements--the income statement and the balance sheet--are needed to cover the information necessary and get financing. They must be accurate, are used to make plans and decisions, and often provide insight into how the business is doing.

FINANCING. Obtaining money resources. Businesses may have to obtain financing to open the firm, to expand operations, or to stay in business.

FIXED EXPENSES. Costs that do not vary from one period to the next; the basic costs that the business will have each month. These expenses are generally not affected by the volume of business. For example, rent must be paid regardless of the amount of business done.

FRANCHISE. A right or privilege to deal in a certain line or brand of goods and services. Usually a long term arrangement. See **FRANCHISEE: FRANCHISOR.**

FRANCHISEE. A person who enters into a binding contract with a franchising company and agrees to handle the product exclusively and run the business according to the company's prescribed standards. See **FRANCHISE: FRANCHISOR.**

FRANCHISOR. A franchising company which sells businesses or brands to entrepreneurs. Usually the franchisor agrees to supply the product, materials, and expertise to the franchisee via a binding contract. See **FRANCHISE: FRANCHISEE.**

GROSS. Overall total before deductions. A business may show a substantial gross profit, but when additional expenses are deducted, the profit realized by the entrepreneur is small. See also **NET.**

INCOME. Money coming in.

INCOME STATEMENT. A financial document that shows how much revenue came in and how many expenses were paid out over a given time period. Profit is computed on an income statement by subtracting expenses from revenue.

INDUSTRY RATIO. The standard or average percentages of expenses spent by firms in the same or similar industry. These industry ratio figures are very useful in comparing costs, and in pinpointing areas that are out of line. If, for example, you are spending just half as much for advertising as the industry ratio, you might consider using additional advertising to build up sales.

INTEREST. The cost of borrowing money. Compare interest rates of different banks to get the best percentage, and, if necessary, obtain assistance on computing the actual interest.

INVENTORY. A list of assets being held for sale. For retailers, stock on the shelves is inventory. Inventory can also be available supplies, goods received or stored, and any expendable items. Inventory is periodically taken for bookkeeping purposes and as a part of current assets to help compute the business's worth.

INVEST. To lay out money for any purpose from which a profit is expected. Investments can be evaluated by computing the profit received on a low risk investment. The estimated profit on the proposed investment should show a much greater return.

LEASE. A long term rental agreement. The agreement gives the landlord assurance that the property will be rented and protects the renter because it assures that the property will not be rented from the business.

LIABILITY INSURANCE. Risk protection for actions for which a business is liable. Insurance that a business carries to cover the possibility of loss from law suits should the business or its agents be at fault when the action occurred.

LIMITED PARTNERSHIP. A legal partnership in which the investors put up money for the business without becoming directly involved in its operation.

LINE POSITION. A place of authority in an organization in which the person involved is only responsible to the person directly above him or her.

LIQUIDATE. To settle a debt or convert into cash. A debt is liquidated by being paid off; assets are liquidated by being sold and thus converted into cash.

LOAN. Money lent with interest. A lender makes a loan under the assumption that it will be paid back in full according to the interest terms stipulated.

MANAGEMENT. The art of conducting and supervising a business. Managers exercise judgment in all aspects--including personal and financial--of the business.

MARKETING. All the activities involved in buying and selling a product or service. Marketing answers questions such as: Who is going to buy? What do they want? Where will they go to get it? How much will they pay? How much will they buy? Who else sells it? How will you sell it? How much profit do you want?

MERCHANDISE. Goods bought and sold in a business. Merchandise means anything movable that may be sold or traded, including stock which is part of inventory.

MOTIVATION. Strong influence or incentive, either on a conscious or unconscious level. People are often motivated to buy things for reasons they are not aware of.

NET. The amount left after deducting all charges. See also GROSS.

NONRECURRING. One time; not repeating. Nonrecurring expenses are those which only have to be paid once and will not occur again.

OBSOLESCENCE. Declined in value because of replacement by new or better things.

OBJECTIVE. 1. Something toward which effort is directed; something to accomplish. 2. Based on factual and realistic information.

OPERATING COSTS. Expenditures arising out of current business activities. The costs of doing business such as salaries, electricity, rent, deliveries, etc.

OPERATING RATIOS. The relationship of costs from business activities. For example, percentage of costs for rent can be used as an operating ratio, and can be compared with similar business. See also RATIOS.

OPERATING ORGANIZATION. The management structure of a firm.

ORGANIZE. To put in order. For an entrepreneur, this involves using logical thought processes to hire a work force, put bills on a payment schedule, arrange merchandise into a display plan, etc.

OWNER-MANAGER. One or more persons who own and operate a business.

OWNERSHIP ORGANIZATION. The legal structure for a business. How a business is organized legally depends upon how it is owned. If one person owns it, it is a sole proprietorship. If more than one share in owning-managing the business, it is a partnership. However, if a large number of people own a business, it is usually a corporation.

PARTNERSHIP. A legal business relationship of two or more people who share responsibilities, resources, profits, and liabilities. Most partnerships have an agreement in writing.

PAYABLE. Ready to be paid. For example, when an account or accounts are payable, the bills are current and due to be paid.

PERSONNEL. Persons collectively in the employ of a business.

PLAN. A detailed scheme for implementing a decision. In formulating a plan, the questions of what, where, when, how and why must be answered. See also BUDGET.

PLEDGE. 1. To bind by a promise. Most business matters are conducted through a mutual agreement between parties. 2. To give something of value as a security on a loan. A formal, usually written, arrangement, generally involving sizeable amounts of money, in which the borrower promises to give up her or his capital assets should the borrower be unable to meet the obligation.

POSTING. To enter into an account. Figures in a ledger are posted by being assigned to their appropriate position in the firm's accounting records.

PRICING. To set the selling price. A complex function which, among other factors, involves determining how much profit you need, what your competition is charging, and how much your customers are willing to pay.

PRINCIPAL. 1. Property or capital assets invested in a business as opposed to income. 2. One who is directly concerned with an enterprise by investing money or effort.

PROFIT. Financial gain; returns over expenditures. Profit is the amount of money remaining after all operating expenses have been paid.

PROFIT MARGIN. The difference between the selling price and the cost.

PROFIT AND LOSS STATEMENT. A list of the total amount of sales (revenues) and total costs (expenses). The difference between revenues and expenses is the profit or loss. Also called an income statement.

PROPRIETOR. A person who owns a business.

PROPRIETORSHIP. Subject to exclusive ownership. A business owned by one person.

RATIO. Expressing the relationship of one thing to another by using numbers or degrees. For example, a grocer can compute the loss ratio on lettuce by dividing the number of heads of lettuce lost into the number sold.

RECEIVABLE. Ready for payment. A receivable is a current asset on a balance sheet and represents money owed to the business. Accounts receivable are a record of credit owed to the business and of who owes it.

REGULATIONS. Rules or laws affecting a business. The government sets up mandatory laws to protect both consumers and business persons.

RESERVE. That which is held back and stored for future use or in case of emergency. Cash reserves help the entrepreneur meet unforeseen or emergency expenses.

RETAIL. Selling directly in small quantities to the consumer. Although an item may be advertised as discount, cut rate, or wholesale, it is probably being sold at retail price if it is marketed in small quantities to the general public. See also **WHOLESALE**.

SECURED. Protected or guaranteed, made safe. A secured loan is obtained by putting up something of value as collateral or as a guarantee of repayment.

SERVICE BUSINESS. A business which deals in activities for the benefit of others. Service businesses can include such diverse enterprises as doctors, lawyers, auto repair shops or laundries.

SHARE. One of the equal parts into which the ownership of a corporation is divided. A share represents a part ownership in a corporation, the amount of ownership being determined by the number of shares held. A person can own shares in a firm without being directly involved. However, in most small businesses including corporations, owners participate in management responsibilities. See **STOCK**.

SITE. A plot of ground set aside for a particular use. The site may be owned, or in the case of many new businesses, rented. For many businesses, particularly retail firms, the proper site may determine the number and kinds of available customers.

STABILIZE. To make less subject to changing conditions. The business stabilizes when it is not affected by these changes or when the conditions themselves fluctuate less. Business persons can help stabilize their firms by diversifying into products which usually sell well, by eliminating the factors which cause fluctuation, or by operating on a level that minimizes the effect of the fluctuations.

STATISTICS. A collection of accurate numerical data; classified facts which can be stated in numbers. Statistics provide factual information such as census data, the number of businesses in a particular location, or the number of customers entering a store on a given day.

STOCK. 1. An ownership share in a corporation. 2. Accumulated merchandise which a merchant sells and displays on the shelves. See also **SHARE**.

TAXES. Money owed to internal revenue authorities of the federal, state, local or county government. There are many types of taxes and methods and timing of payment.

TERMS OF SALE. The conditions concerning payment for a purchase. For example, 2/10: 3/30 terms mean that if payment is made within ten days a 2% discount is given; otherwise payment must be made in full within 30 days.

TRADE CREDIT. Permission to buy from suppliers on open account. Often the supplier extends this service for a short period of time (usually 20-30 days) without charging interest. However, interest may be charged if the amount is large and the time for repayment is extended.

TRANSFER. To remove from one place to another or from one person to another. Banks allow for the efficient transfer of funds through checks.

TANGIBLE. Something that is real. In business, anything that can be seen and evaluated is tangible. For example, tangible assets can be converted into cash.

VOLUME. The total amount or quantity that a business sells over a period of time.

WHOLESALE. Selling large quantities of an item to dealers for resale.
See also **RETAIL.**

ADDITIONAL SOURCES OF INFORMATION

U.S. GOVERNMENT PUBLICATIONS

The following selected titles of federal publications are listed under the names of the issuing agencies. For additional titles, check with the nearest field office of the government agency. For local addresses, look up the agency under "U.S. Government" in the telephone directory. Small Business Administration (SBA) publications can be found in a separate section in this Instructor's Guide.

Some titles are free; others must be purchased. Prices listed are subject to change without notice.

To obtain a free publication, order it from the local office of the issuing agency by giving the publication's title and series number (if available). If the agency has no local office, request it from the address listed herein.

Publications which must be purchased are ordered from the Superintendent of Documents, Government Printing Office (GPO), Washington, D.C. 20402, unless otherwise noted. Give the publication title, series number (if available), and the name of the issuing agency. Enclose a check or money order made payable to the Superintendent of Documents. Remittance from foreign countries must be by international money order or draft on an American bank. Do not send postage stamps or cash.

The Superintendent of Documents issues price lists on certain publications related to specific subjects. For a complete listing, request How to Keep in Touch with U.S. Government Publications, free from the GPO. Many public libraries also have listings of publications and directories of federal agencies available through the Federal Depository Library System.

Selected publications can be obtained for reference through either public libraries or local offices of the federal agencies listed in this section.

DEPARTMENT OF AGRICULTURE Washington, D.C. 20250

Consumers All. 1965 Yearbook. \$2.75. GPO. Presents practical results of the Department's efforts to make the lives of people healthier, happier, and more fulfilling.

Consumers Quick Credit Guide. 5¢. GPO.

Managing Your Money. 10¢. GPO.

When You Use Credit . . . For The Family. 10¢. GPO.

DEPARTMENT OF COMMERCE
Washington, D.C. 20230

Survey of Current Business. Monthly. \$9 a year, \$1 a copy. This publication gives information on industrial trends, outlooks, and other points pertinent to the business community. Subscribers also receive weekly supplements which are not sold separately.

BUSINESS AND DEFENSE SERVICES
ADMINISTRATION (BDSA)
Washington, D.C. 20250

BDSA Publications List. Revised periodically. Free. List describes the statistical and business information publications, including national and international markets.

Business Service Checklist. Weekly. \$2.50 a year. GPO. Lists news releases and other materials of interest to industry and business which are published by the Department and Defense Agencies.

BUREAU OF THE CENSUS
Washington, D.C. 20233

For specific retail area statistics, request list of publications from the Census Bureau.

Census of Business For 1967: Retail-Area Statistics--U.S. Summary. \$2. GPO. Final figures from the 1967 Census of Retail Trade. Includes statistical totals for each region, state, city, and standard metropolitan area tabulated by type of establishment.

Statistical Abstract of the United States. Issued annually. \$5.75. GPO. The standard summary of national statistics which includes general consumer credit statistics.

BOARD OF GOVERNORS OF THE
FEDERAL RESERVE SYSTEM (FRS)
Washington, D.C. 20551

Federal Reserve Bulletin. Monthly. \$6 a year; 60¢ a copy. Order from and make checks payable to the Board of Governors of the Federal Reserve System. Contains general business indicators in the form of financial, commercial and industrial statistics. Presents department store statistics on sales and inventories, consumer and wholesale prices, and income statistics. Also contains a list of Federal Reserve Board publications, including titles of free national monthly statistical reports. Articles on consumer credit include:

"Consumer Installment Credit." June 1968, pp. 457-469.

"Changes in Time and Savings Deposits." May 1969, pp. 409-418.

Statistical reports of interest include:

Consumer Credit

Consumer Credit at Consumer Finance Companies

Consumer Installment Credit at Commercial Banks

Sales Finance Companies.

Consumer Credit Protection Act of 1968, P.L. 90-321. Free.

Truth-In-Lending--Regulation Z--Annual Percentage Rate Tables. Volume I.
1969. \$1. FRS.

What You Ought To Know About Truth-in-Lending (Federal Reserve Regulation Z)
Consumer Credit Cost Disclosure. 1969. Free. Also distributed by the
Federal Trade Commission (see below). Booklet describes the authority, scope,
purpose, and requirements of Regulation Z.

FEDERAL TRADE COMMISSION (FTC)
Washington, D.C. 20580

Truth-in-Lending. Free.

Consumer Credit Protection Act. Free.

Here Is Your FTC. 1969. 20¢. GPO. Single copies free from FTC.

FTC List of Publications. Free. Includes trade practice rules for many
industries.

News Summary. Not issued on a regular basis. Free distribution limited to
businesses, professional or consumer groups and libraries. Describes how
laws and FTC regulations affect business practices, advertising, and sales
promotion.

DEPARTMENT OF HEALTH,
EDUCATION AND WELFARE (HEW)
Bureau of Federal Credit Unions
Washington, D.C. 20230

Federal Credit Union Bylaws, Specimen Copy. 35¢. GPO.

Federal Credit Union Handbook. 70¢. GPO.

State-Chartered Credit Unions (FCU 560). 1966. Free.

Twenty-Five Years of Better Living--Federal Credit Unions. Free.

PRESIDENT'S COMMITTEE ON CONSUMER
INTERESTS
Washington, D. C. 20506

Consumer Education--Bibliography. 1969. 65¢. GPO. Lists publications
and films in the field of consumer interests.

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE (IRS)
Washington, D.C.

Tax Guide for Small Business. Issued annually. 75¢. GPO or local Internal Revenue Offices. Serves as a guide for the current year on federal tax problems; explains how the various federal taxes apply to sole proprietorships, partnerships, and corporations.

BUSINESS AND PROFESSIONAL PERIODICALS

General business magazines, trade papers, and professional journals have many articles on entrepreneurship and consumer credit. For a list of periodicals by subject title, consult Ulrich's International Periodicals Directory or Standard Business Rates and Data. For a list by publisher's location, consult N.W. Ayer and Son's Directory of Newspapers and Periodicals. Public libraries have many directories and periodicals available for reference. The following publications may be especially helpful:

American Banker. Daily, except Sat., Sun., and holidays. \$85 a year; 55¢ a copy. American Banker, Inc., 67 Pearl St., New York, NY 10004.

Bankers Monthly. \$6 a year; 75¢ a copy. Rand McNally & Co., P.O. Box 7600, Chicago, IL 60680.

The Collector. Monthly. \$8 a year. American Collectors Association, Inc., 5011 Ewing Ave. South, Minneapolis, MN 55410.

Commercial and Financial Chronicle. Semiweekly: Monday (statistical edition), \$2 a copy; Thursday (news edition) 75¢ a copy. \$90 a year. William B. Dana Co., 25 Park Pl., New York, NY 10007.

Consumer Finance News. Monthly. \$2.50 a year. National Consumer Finance Association, 1000 16th St., N.W., Washington, D.C. 20036.

Consumer Trends. 24 issues a year. \$25 a year. Consumer Trends, Inc., 375 Jackson Ave., St. Louis, MO 63130.

Credit and Financial Management. Monthly. \$5 a year; 50¢ a copy. National Association of Credit Management, 44 East 23rd St., New York, NY 10010.

Credit Union Magazine. Monthly. \$3 a year; 30¢ a copy. CUNA International, Inc., P.O. Box 431, Madison, WI 53701.

Credit World. Monthly. \$6 a year. Nonmember subscriptions are often sent to libraries. International Consumer Credit Association, 375 Jackson Ave., St. Louis, MO 63130.

Delinquency Survey on Installment Loans. Monthly. Write to Installment Commission, American Bankers Association, 90 Park Ave., New York, NY 10016 for price.

Dun's Review. Monthly. \$7 a year; \$1 a copy. Dun & Bradstreet Publications Corp., P.O. Box 3088, Grand Central Station, New York, N.Y. 10017.

Financial Executive. Monthly. \$10 a year; \$1 a copy. Financial Executive Institute, 50 West 44th St., New York, N.Y. 10036.

Harvard Business Review. Bimonthly. \$10 a year. Harvard Graduate School of Business Administration, Soldiers Field, Boston, MA 02163.

Industrial Banker. Monthly. \$6 a year; 50¢ a copy. American Industrial Association, 1629 K St., N.W., Washington, D.C. 20006.

Installment Retailing. Bimonthly. \$10 a year. Installment Retailing, Inc., 80 3rd Ave., New York, N.Y. 10022.

Journal of Accountancy. Monthly. \$10 a year; \$1 a copy. American Institute of Certified Public Accountants, 666 Fifth Ave., New York, N.Y. 10019.

Journal of Consumer Credit Management. Quarterly. \$8 a year; \$2 a copy. Society of Certified Consumer Credit Executives. 7405 University Drive, St. Louis, MO 63130.

Journal of Finance. Quarterly. \$5 a year. American Finance Association, Graduate School of Business Administration, New York University, 100 Trinity Place, New York, N.Y. 10006.

Journal of Marketing. Quarterly. \$12 a year; \$3.50 a copy. American Marketing Association, 230 North Michigan Ave., Chicago, IL 60601.

Journal of Retailing. Quarterly. \$3.50 a year. School of Retailing, New York University, 100 Washington Square, New York, N.Y. 10003.

Journal of Taxation. Monthly. \$18 a year. The Journal of Taxation, Inc., 147 East 50th St., New York, N.Y. 10022.

Sales Management. Semimonthly. \$12 a year; 75¢ a copy, except for special issues. Write for further information. Sales Management, Inc., 630 Third Ave., New York, N.Y. 10017.

Stores. Monthly, except for July-August issue. \$8 a year; \$1 a copy. National Retail Merchants Association, 100 West 31st St., New York, N.Y. 10001.

NATIONAL TRADE ASSOCIATIONS

Professional and trade associations usually offer a variety of services to members and others in their specific areas of interest. They publish a wealth of information on sales, operating expenses, profits, and financial performance of stores by geographical area. Data in summary form is often available for five year periods or longer. Many associations compile sales by department in order to enable the owners to compare the productivity of their departments with similar departments located in the same geographical area. Compensation data on hours worked, salaries and wages paid, and number of persons employed are often shown. These statistics provide an excellent source of operating ratios.

Write to the association for information on membership and availability of publications on activities. Additional information may be obtained from the American Society of Association Executives, 1571 Eye St., N.W., Washington, D.C. 20006 or the Trade Association Division, Chamber of Commerce of the United States, 1615 K Street, N.W. Washington, D.C., 20005.

Air Conditioning & Refrigeration Wholesalers, 2271 Newman Ave.,
Dearborn, Michigan 48124.

Air Transport Assoc. of America, 1000 Connecticut Ave., N.W.,
Washington, D.C. 20036.

American Bankers Assoc., 90 Park Ave., New York, New York 10016.

American Book Publishers Council, One Park Ave., New York, New York
10016.

American Booksellers Assoc., 175 Fifth Ave., New York, New York 10010.

American Carpet Institute, 350 Fifth Ave., New York, New York 10001

American Institute of Laundering, Doris & Chicago Aves., Joliet,
Illinois 60433.

American Institute of Supply Associations, 1505 22nd Street, N.W.,
Washington, D.C. 20037.

American Meat Institute, 59 E. Van Buren St., Chicago, Illinois 60605.

American Paper Institute, 260 Madison Ave., New York, New York 10016.

American Society of Association Executives, 2000 K Street, N.W.,
Washington, D.C. 20006.

American Electric Assoc., 16223 Meyers St., Detroit, Michigan 48235.

American Supply Assoc., 221 N. LaSalle St., Chicago, Illinois 60601.

Automotive Service Industry Assoc., 230 N. Michigan Ave., Chicago
Illinois 60601.

Bowling Proprietors' Assn. of America, Inc., West Higgins Road,
Hoffman Estates, Illinois 60172.

Florists' Telegraph Delivery Assoc., 900 West Lafayette Blvd.,
Detroit, Michigan 48226.

Food Service Equipment Industry, Inc., 332 S. Michigan Ave.,
Chicago, Illinois 60604.

Laundry & Cleaners Allied Trades Assoc., 1180 Raymond Blvd., Newark,
New Jersey 07102.

Material Handling Equipment Distributors Assoc., 20 N. Wacker Drive,
Chicago, Illinois 60616.

Mechanical Contractors Assoc. of America, 666 Third Ave.,
Suite 1464, New York, New York 10017.

Menswear Retailers of America, 390 National Press Bldg.,
Washington, D.C. 20004.

Motor & Equipment Manufacturers Assoc., 250 W. 57th St., New York.
New York 10019.

National-American Wholesale Lumber Assoc., 180 Madison Ave.,
New York, New York 10016.

National Appliance & Radio-TV Dealers Assoc., 1319 Merchandise
Mart, Chicago, Illinois 60654.

National Assoc. of Accountants, 525 Park Ave., New York, New York
10022.

National Assoc. of Building Owners & Managers, 134 S. LaSalle St.,
Chicago, Illinois 60603.

National Assoc. of Electrical Distributors, 600 Madison Ave.,
New York, New York 10022.

National Assoc. of Food Chains, 1725 Eye St., N.W. Washington, D.C.
20006

National Assoc. of Furniture Manufacturers, 666 N. Lake Shore Drive,
Chicago, Illinois 60611.

National Assoc. of Insurance Agents, 96 Fulton St., New York,
New York 10030.

National Assoc. of Music Merchants, Inc., 222 W. Adams St.,
Chicago, Illinois 60606.

National Assoc. of Plastic Distributors, 2217 Tribune Tower,
Chicago, Illinois 60611.

National Assoc. of Retail Grocers of the United States, 360 North
Michigan Ave., Chicago, Illinois 60601.

National Assoc. of Textile and Apparel Wholesalers, 350 Fifth Ave.,
New York, New York 10001.

National Assoc. of Tobacco Distributors, 360 Lexington Ave.,
New York, New York 10017.

National Automatic Merchandising Assoc., 7 S. Dearborn St., Chicago,
Illinois 60603.

National Beer Wholesalers' Assoc. of America, 6310 N. Cicero Ave.,
Chicago, Illinois 60646.

National Builders' Hardware Assoc., 1290 Avenue of the Americas,
New York, New York 10019.

National Electrical Contractors Assoc., 1200 18th St., N.W.,
Washington, D.C. 20036.

National Electrical Manufacturers Assoc., 155 East 44th St.,
New York, New York 10017.

National Farm and Power Equipment Dealers Assoc., 2340 Hampton Ave.,
St. Louis, Missouri 63130.

National Home Furnishing Assoc., 1150 Merchandise Mart, Chicago,
Illinois 60654.

National Kitchen Cabinet Assoc., 918 Commonwealth Building, 674
South Fourth St., Louisville, Kentucky 40204.

National Lumber & Building Material Dealers Assoc., Ring Building,
Washington, D.C. 20036.

National Office Products Assoc., Investment Building, 1511 K St.,
N.W., Washington, D.C. 20015.

National Machine Tool Builders Assoc., 2071 E. 102nd St., Cleveland,
Ohio 44106.

National Oil Jobbers Council, 1001 Connecticut Ave., N.W., Washington,
D.C. 20036.

National Paper Box Manufacturers Association, 121 N. Broad St.,
Suite 910, Philadelphia, Pennsylvania 19107.

National Paper Trade Assoc., 220 E. 42nd St., New York, New York 10017.

National Parking Assoc., 1101 17th St., N.W., Washington, D.C. 20036.

National Restaurant Assoc., 1530 N. Lake Shore Drive, Chicago,
Illinois 60610.

National Retail Furniture Assoc., 1150 Merchandise Mart Plaza,
Chicago, Illinois 60654.

National Retail Hardware Assoc., 964 N. Pennsylvania Ave.,
Indianapolis, Indiana 46204.

National Retail Merchants Assoc., 100 W. 31st St., New York,
New York 10001.

National Shoe Retailers Assoc., 200 Madison Ave., New York,
New York 10016.

National Sporting Goods Assoc., 23 E. Jackson Blvd., Chicago,
Illinois 60604.

National Stationery and Office Equipment Assoc., Investment
Building, 1511 K St., N.W., Washington, D.C. 20005.

National Tire Dealers and Retreaders Assoc., 1343 L St., N.W.,
Washington, D.C. 20005.

National Wholesale Druggists' Assoc., 220 E. 42nd St., New York,
New York 10017.

National Wholesale Jewelers Assoc., 1900 Arch St., Philadelphia,
Pennsylvania 19103.

National Wholesale Hardware Assoc., 1900 Arch St., Philadelphia,
Pennsylvania 19103.

North American Heating and Air Conditioning Wholesalers Assoc.,
1200 West Fifth Ave., Columbus, Ohio 43212.

Optical Wholesalers Assoc., 222 W. Adams St., Chicago, Illinois 60606.

Paint & Wallpaper Assoc. of America, 7935 Clayton Rd., St. Louis,
Missouri 63117.

Petroleum Equipment Institute, 525 Dowell Bldg., Tulsa, Oklahoma
74114.

Printing Industries of America, 711 14th St., N.W. Washington, D.C.,
20005.

Robert Morris Associates, Philadelphia National Bank Building,
Philadelphia, Pennsylvania 19107.

Scientific Apparatus Makers Assoc., 20 N. Wacker Drive, Chicago
Illinois 60606.

Shoe Service Institute of America, 222 W. Adams St., Chicago,
Illinois 60606.

Super Market Institute, Inc., 200 E. Ontario Street, Chicago,
Illinois 60611.

United Fresh Fruit & Vegetable Assoc., 777 14th St., N.W.,
Washington, D.C. 20005.

United States Wholesale Grocers' Assoc., 1511 K Street, N.W.,
Washington, D.C. 20005.

Urban Land Institute, 1200 18th St., N.W., Washington, D.C.
20036.

Wine and Spirits Wholesalers of America, 319 N. Fourth St.,
St. Louis, Missouri 63102.

SMALL BUSINESS ADMINISTRATION PUBLICATIONS

FREE MANAGEMENT ASSISTANCE PUBLICATIONS

To receive copies of the available publications contact your nearest Small Business Administration (SBA) office, or send a list of the Small Business Administration, P.O. Box 15434, Fort Worth, Texas 76119. You can also call the SBA toll free 1-800-433-7212 (Texas only call 800-792-8901).

Management Aids

These leaflets deal with functional problems in small manufacturing plants and interest to administrative executives.

<u>Number</u>	<u>Title</u>
170	The ABC's of Borrowing
171	How to Write a Job Description
178	Effective Industrial Advertising for Small Plants
179	Breaking the Barriers to Small Business Planning
186	Checklist for Developing a Training Program
187	Using Census Data in Small Plant Marketing
188	Developing a List of Prospects
189	Should You Make or Buy Components?
190	Measuring the Performance of Salesmen
191	Delegating Work and Responsibility
192	Profile Your Customers to Expand Industrial Sales
193	What is the Best Selling Price?
194	Marketing Planning Guidelines
195	Setting Pay for Your Management Jobs
197	Pointers on Preparing an Employee Handbook
199	Expand Overseas Sales with Commerce Department Help
200	Is the Independent Sales Agent for You?
201	Locating or Relocating Your Business
203	Are Your Products and Channels Producing Sales?
204	Pointers on Negotiating DoD Contracts
205	Pointers on Using Temporary Help Services
206	Keep Pointed Toward Profit
207	Pointers on Scheduling Production
208	Problems in Managing a Family-Owned Business
209	Preventing Employee Pilferage
211	Termination of DoD Contracts for the Government's Convenience
212	The Equipment Replacement Decision
214	The Metric System and Small Business
215	How To Prepare for a Pre-Award Survey
216	Finding a New Product for Your Company
217	Reducing Air Pollution in Industry
218	Business Plan for Small Manufacturers
219	Solid Waste Management in Industry
220	Basic Budgets for Profit Planning
221	Business Plan for Small Construction Firms
222	Business Life Insurance

223	Incorporating a Small Business
224	Association Services for Small Business
225	Management Checklist for a Family Business
226	Pricing for Small Manufacturers
227	Quality Control in Defense Production
228	Inspection on Defense Contracts
229	Cash Flow in a Small Plant
230	Selling Products on Consignment
231	Selecting the Legal Structure for Your Business
232	Credit and Collections
233	Planning and Goal Setting for Small Business
234	Attacking Business Decision Problems With Break-even Analysis
235	A Venture Capital Primer for Small Business
236	Tips on Getting More for Your Marketing Dollar
237	Market Overseas With U.S. Government Help
238	Organizing and Staffing a Small Business
239	Techniques of Time Management
240	Introduction to Patents

Small Marketers Aids

These leaflets provide suggestions and management guidelines for small retail, wholesale, and service firms.

<u>Number</u>	<u>Title</u>
71	Checklist for Going Into Business
111	Interior Display: A Way To Increase Sales
118	Legal Services for Small Retail and Service Firms
119	Preventing Retail Theft
121	Measuring the Results of Advertising
123	Stock Control for Small Stores
124	Knowing Your Image
126	Accounting Services for Small Service Firms
128	Building Customer Confidence in Your Service Shop
129	Reducing Shoplifting Losses
130	Analyze Your Records to Reduce Costs
133	Can You Afford Delivery Service?
134	Preventing Burglary and Robbery Loss
135	Arbitration: Peace-Maker in Small Business
137	Outwitting Back Check Passers
138	Sweeping Profit Out the Back Door
139	Understanding Truth-in-Lending
140	Profit By Your Wholesalers' Services
141	Danger Signals in a Small Store
142	Steps in Meeting Your Tax Obligations
143	Factors in Considering a Shopping Center Location
144	Getting the Facts for Income Tax Reporting
145	Personal Qualities Needed to Manage a Store
147	Sound Cash Management and Borrowing
148	Insurance Checklist for Small Business
149	Computers for Small Business--Service Bureau or Time Sharing?
150	Business Plan for Retailers
151	Preventing Embezzlement
152	Using a Traffic Study to Select a Retail Site

153	Business Plan for Small Service Firms
154	Using Census Data to Select a Store Site
155	Keeping Records in Small Business
156	Marketing Checklist for Small Retailers
157	Efficient Lighting in Small Stores
158	A Pricing Checklist for Small Retailers
159	Improving Personal Selling in Small Retail Stores
160	Advertising Guidelines for Small Retail Firms
161	Signs and Your Business
162	Staffing Your Store
163	Public Relations for Small Business
164	Plan Your Advertising Budget
165	Checklist for Profit Watching
166	Simple Breakeven Analysis for Small Stores
167	Learning About Your Market

Small Business Bibliographies

These leaflets furnish reference sources for specific types of businesses.

<u>Number</u>	<u>Title</u>
1	Handicrafts
2	Home Businesses
3	Selling by Mail Order
9	Marketing Research Procedures
10	Retailing
11	Statistics and Maps for National Market Analysis
13	National Directories for Use in Marketing
15	Recordkeeping Systems--Small Store and Service Trade
18	Basic Library Reference Sources
20	Advertising--Retail Store
29	National Mailing List Houses
31	Retail Credit and Collections
37	Buying for Retail Stores
53	Hobby Shops
55	Wholesaling
64	Photographic Dealers and Studios
66	Motels
67	Manufacturers' Sales Representative
72	Personnel Management
75	Inventory Management
77	Tourism and Outdoor Recreation
78	Recreation Vehicles
79	Small Store Planning and Design
80	Data Processing for Small Businesses
86	Training for Small Business
87	Financial Management
88	Manufacturing Management
89	Marketing for Small Business
90	New Product Development

FOR SALE BOOKLETS

The management assistance booklets on this list are published by the Small Business Administration and are sold by the Superintendent of Documents, not by the Small Business Administration.

To order from the Superintendent of Documents, send a list of the publications by stock number and title. Send your check, or money order to the Superintendent of Documents, Government Printing Office, Washington, D.C. 20402, making it payable to the Superintendent. Minimum order is \$1.00. Do not send postage stamps or cash. Foreign remittances are made either by international money order or draft on an American bank. Prices are subject to change without notice.

Small Business Management Series

The booklets in this series provide discussions of special management problems in small companies.

<u>No.</u>	<u>Stock No.</u>	<u>Pages</u>	<u>Price</u>
1.-- <u>An Employee Suggestion System for Small Companies</u>	045-000-00020-0	18	\$1.10
Explains the basic principles for starting and operating a suggestion system. It also warns of various pitfalls and gives examples of suggestions submitted by employees.			
3. -- <u>Human Relations in Small Business</u>	045-000-00036-2	38	1.60
Discusses human relations. Involves finding, selecting, developing, and motivating employees.			

<u>No.</u>		<u>Stock No.</u>	<u>Pages</u>	<u>Price</u>
4.---	<u>Improving Material Handling in Small Business</u> A discussion of the basics of the material handling function, various methods of layout and factors.	045-000-00041-9	42	\$1.25
15.---	<u>Handbook of Small Business Finance</u> Written for the small business owner who wants to improve financial management skills. Indicates the major areas of financial management and describes techniques that can help the small business owner.	045-000-00139-3	63	1.50
20.---	<u>Ratio Analysis for Small Business</u> The purpose of the booklet is to help the owner-manager detect favorable or unfavorable trends in the business.	045-000-00150-4	65	1.80
22.---	<u>Practical Business Use of Government Statistics</u> Illustrates some uses of Federal Government statistics and describes major reference sources.	045-000-00131-8	28	1.40
25.---	<u>Guides for Profit Planning</u> Guides for computing and using the break-even point, the level of gross profit, and the rate of return on investment. Designed for readers who have no specialized training in accounting and economics.	045-000-00137-7	59	1.90

<u>No.</u>	<u>Stock No.</u>	<u>Pages</u>	<u>Price</u>
26.--- <u>Personnel Management</u> <u>Guides for Small Business</u> An introduction to the various aspects of personnel management applicable to small firms.	045-000-00126-1	79	\$1.10
27.--- <u>Profitable Community</u> <u>Relations for Small Business</u> Practical information on how to build and maintain sound community relations.	045-000-00033-8	36	1.50
28.--- <u>Small Business and</u> <u>Government Research and</u> <u>Development</u> An introduction for owners of small research and development firms seeking government contracts. Includes discussion of the procedures necessary to locate and interest government markets.	045-000-00130-0	41	1.25
29.--- <u>Management Audit for Small</u> <u>Manufacturers</u> A series of questions designed to help owner-managers of small manufacturing plants in planning, organizing, directing, and coor- dinating business activities efficiently.	045-000-00035-4	44	1.60
30.--- <u>Insurance and Risk Management</u> <u>for Small Business</u> A discussion of insurance, obtaining professional advice on buying insurance, and the main types of insurance that a small business may need.	045-000-00037-1	72	2.10

<u>No.</u>	<u>Stock No.</u>	<u>Pages</u>	<u>Price</u>
31.--- <u>Management Audit for Small Retailers</u> A questionnaire designed to meet the needs of the owner-manager of a small retail enterprise.	045-000-00140-1	100	1.75
32.--- <u>Financial Recordkeeping for Small Stores</u> Written primarily for the small store owner or prospective owner whose business doesn't justify hiring a full-time bookkeeper.	045-000-00142-3	100	1.75
33.--- <u>Small Store Planning for Growth</u> A discussion of the management skills needed and some techniques used in promoting growth. Merchandising, advertising and display are considered, and checklists for increases in transactions and gross margins are included.	045-000-00039-7	100	2.00
34.--- <u>Selecting Advertising Media-- A Guide for Small Business</u> Intended to aid the small business person in deciding which medium to select in making the product, service, or store known to potential customers and how to best utilize money for advertising.	045-000-00154-7	133	2.75
35.--- <u>Franchise Index/Profile</u> An evaluation process which may be used to investigate franchise opportunities. The Index section tells what to look for in a franchise. The Profile section is a worksheet for listing the data.	045-000-00125-3	56	2.00

<u>No.</u>	<u>Stock No.</u>	<u>Pages</u>	<u>Price</u>
36.--- <u>Training Salesmen to Serve Industrial Markets</u> Discusses role of sales in marketing programs of small manufacturers and offers suggestions for salespersons in servicing customers. Provides material to use in training programs.	045-000-00133-4	85	\$2.20
37.--- <u>Financial Control by Time-Absorption Analysis</u> A profit control technique that can be used by all types of businesses. A step-by-step approach shows how to establish this method in any given business.	045-000-00134-2	138	2.50
38.--- <u>Management Audit for Small Service Firms</u> A do-it-yourself guide for owner-managers of small service firms to help them evaluate and improve their operations. Brief comments explain the importance of each question in thirteen critical management areas.	045-000-00143-1	67	1.80
39.--- <u>Decision Points in Developing New Products</u> Provides a path from idea to marketing plan. Designed for manufacturing or research and development firm wishing to expand or develop a business around a new product, process, or invention.	045-000-00146-6	64	1.00

Starting and Managing Series

This series is designed to help the small entrepreneur to "look before leaping" into a business. The first booklet deals with the subject in general terms. Each of the other booklets deal in detail with a specific type of business. Available titles are listed below.

<u>No.</u>	<u>Stock Number</u>	<u>Pages</u>	<u>Price</u>
1. --- <u>Starting and Managing a Small Business of Your Own</u>	045-000-00123-7	97	\$2.40
14. --- <u>Starting and Managing a Car-wash</u>	045-000-00060-5	76	1.10
19. --- <u>Starting and Managing a Pet Shop</u>	045-000-00065-6	40	.75
20. --- <u>Starting and Managing a Small Retail Music Store</u>	045-000-00107-5	81	1.30
22. --- <u>Starting and Managing an Employment Agency</u>	045-000-00109-1	118	1.30
24. --- <u>Starting and Managing a Small Shoestore</u>	045-000-00127-0	104	1.35

Nonseries Publications

<u>Title</u>	<u>Stock No.</u>	<u>Pages</u>	<u>Price</u>
<u>Export Marketing for Smaller Firms</u> A manual for owner-managers of smaller firms who seek sales in foreign markets.	045-000-00112-1	134	\$2.50
<u>U.S. Government Purchasing and Sales Directory</u> A directory for businesses interested in selling to the U.S. Government. Lists the purchasing needs of various agencies.	045-000-00118-1	169	4.00
<u>Managing for Profits</u> Ten chapters on various aspects of small business management, such as marketing, production, and credit.	045-000-00005-2	170	2.75
<u>Buying and Selling a Small Business</u> Deals with the problems that confront buyers and sellers of small businesses. Discusses the buying and selling transaction, and provides sources of information helpful in the buying/selling decision. Using financial statements and analyzing the company's market position in the transactions are also discussed.	045-000-00003-6	122	2.30
<u>Strengthening Small Business Management</u> This book discusses the small business management experience which the author gained during a lifetime of work in the business community.	045-000-00114-8	158	2.75

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CA	San Francisco	94105	211 Main Street, 4th Floor	(415) 556-7490
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CO	Denver	80202	721 19th Street	(303) 837-0111
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WA	Seattle	98174	915 Second Ave., Federal Building, Room 1744	(206) 442-5534
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The PACE series consists of these parts and units.

PART I: GETTING READY TO BECOME AN ENTREPRENEUR

Unit A: Nature of Small Business

Unit B: Are You an Entrepreneur?

Unit C: How to Succeed and How to Fail

PART II: BECOMING AN ENTREPRENEUR

Unit A: Developing the Business Plan

Unit B: Where to Locate the Business

Unit C: Legal Issues and Small Business

Unit D: Government Regulations and Small Business

Unit E: Choosing the Type of Ownership

Unit F: How to Finance the Business

Unit G: Resources for Managerial Assistance

PART III: BEING AN ENTREPRENEUR

Unit A: Managing the Business

Unit B: Financial Management

Unit C: Keeping the Business Records

Unit D: Marketing Management

Unit E: Successful Selling

Unit F: Managing Human Resources

Unit G: Community Relations

Unit H: Business Protection

RESOURCE GUIDE